

1 A data processing system is disclosed that provides an efficient market for: (1) the provision  
2 of loans and lines of credit between lenders and those seeking loans and lines of credit, and (2) the  
3 sale of loans between loan pool traders. In particular, the data processing system provides an efficient  
4 market for the provisioning of loans and lines of credit that not only invites lenders, loan seekers, and  
5 loan pool traders to patronize the system, but whose conventions induce them to patronize the system.  
6 An embodiment of the present invention comprises: receiving at a data processing system a lending  
7 criteria from each of a plurality of lenders; compiling a first set of statistics in the data processing  
8 system based on the lending criteria from each of the plurality of lenders; and outputting from the  
9 data processing system the first set of statistics to a first lender at a price that is based on a measure of  
10 fees incurred with respect to the first lender.